...Per Cent. a Year.

...or corporation offering ...ment to the public for ...raising funds to carry ...immediately offers it- ...for the most searching ...d, such an offer in New ...e money is considered ...ul, and, as we are told, ...or a trifle over six per ..., is looked upon in the ...treason by the money

...nouncement and promise ...s is bad enough in all ...to actually perform these ...ing such dividends is ...great stir. ...nent reads four per cent ...nthly, twelve times a ...r adds that it is posi- ...cure and certain. Such ...business backed up by ...nd managed by men of ...dge, character and abil- ...tempting enough to ex- ...ess nerve to the point

...e paid a visit to the ...nting Company, No. 23 ...York, expecting to find ...ch-quick scheme in full ...money by the carload at ...d handing it out at the ...nds. His astonishment ...d when, after the most ...of an investigation, he ...any was not only paying ...per cent a month regu- ...earning even more than ...was that he, too, emptied ...greenbacks he had with ...rted into veritable gold ...very up-to-date and en- ...

...hat forty-eight per cent ...usual for a corpora- ...the capital invested, but ...indeed, for such earn- ...the officers and direc- ...ions earning these enor- ... Take for instance the ...any's recent announce- ...000 surplus. The news- ...at this large amount of ...ngs was to be divided ...holders, but what actu- ...as this: The company ...pital stock and then ...icates to its stockhold- ...saleable stock, and may ...o cash, but at what fig- ...tirely upon market con- ...,000,000 in cash, how- ...s moorings and anchor, ...ual.

...ows that the officers of ...rating Company, who ...s, receive no salaries ...upon the earnings ..., by the way, never ...e amount purchased ... At first blush this ...enough, but if the ...as outlined they are ...A visit to the factory ...the greatest activity, ...of the chimney and ...g to get the instru- ...prospectus gives a ...the Multiphone, and, ...s not overstated in ...business has been ...start and the divi- ...gularly.

...to know that a body ...g to stake their money ...of the customer in ...to produce dividends, ...divide the product, for ...ctually being promised ...is also something en- ...allowed to feel the ...hard coin as it accu- ...reading about it be- ...or safekeepi..g in the

...departure from the or- ...methods, but only in its ...We should like ...by other financial in- ...ations who take great ...emselves at the ex- ..., with little after- ...interests.—*Mercantile*

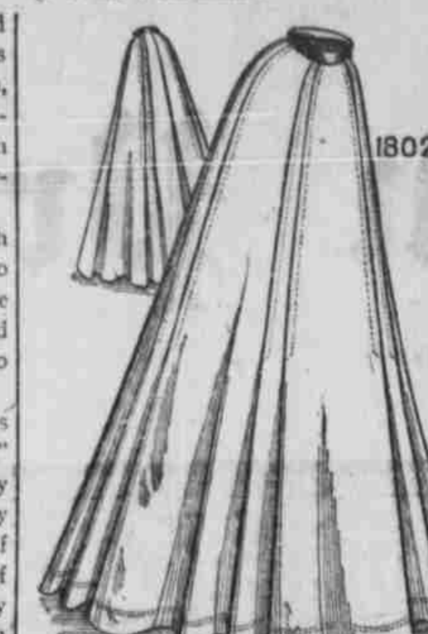
FADS AND FANCIES.

Tailored shirt waists in silks and woolens are smart for street wear this season. Few lingerie waists are seen, except indoors, where the hand embroidered and lace trimmed waists of linen and lawn still hold their own for afternoon and evening wear.

Black silk waists, so becoming to both matrons and maidens, and to those who are stout, as well as to the slender, are the favorites. Roman plaid silks and small check designs in silks have also sprung into an amazing popularity.

These tailored waists are not always severely plain, as the word "tailored" implies, for, though simply made, they are quite ornate in effect, especially when made of bright-hued plaids or of plain taffetas with bands or inserts of bias plaid. Many otherwise entirely plain waists have a touch of color in the decorative effect of handsome buttons arranged each side of the front, or wherever the style of the waist permits the placing of ornamental buttons.

Tucks and plaits are characteristic of these waists, and unless there are plaits or pin tucks, or stitched folds in the front and back, the models will lack the stamp of fashion that is essential for an up-to-date woman nowadays.

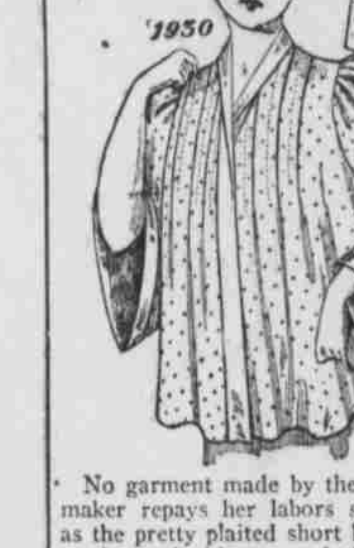


The return of the gored and plaited skirt is hailed with delight, both for its grace and the shapely lines it lends to the figure. The skirt here pictured is cut in the seven-gored style, with a cluster of two tucks at each seam and an inverted plait at the back. It is exceptionally fashionable this season and suitable for a wide range of materials. The pattern 1802 is cut in sizes 22, 24, 26, 28 and 30 inches waist measure. Price 15 cents.

An exceptionally becoming model for either challie, flannel, cashmere, or taffeta silk is here pictured. It may be made of plaid silk, with the plastron, cuffs and collars of plain silk, and enriched with pretty buttons, or may be made entirely of plain color. The pattern No. 1716 is cut in sizes 32, 34, 36, 38 and 40 inches bust measure. Price 15 cents.

The return of cold weather brings a glad welcome to the warm and cosy breakfast jacket of silk, flannel, or flannelized cottons. The style shown here has the favorite fitted back, full plaited front and wide collar, which makes it becoming to both stout and slender figures. The pattern No. 1929 is cut in sizes 32, 34, 36, 38 and 40 inches bust measure. Price 15 cents.

The illustration shows one of the very newest plaited waists, navy blue taffetas with fancy plaid bias pipings. The quaint little pockets at either side of the front give it a very fetching, youthful touch. If preferred, these pockets may be omitted without otherwise affecting the graceful lines of the waist. The style is suitable for either silks or woolens, and is one that is bound to achieve immediate success. The pattern No. 2028 is cut in sizes 32, 34, 36, 38 and 40 inches bust measure. Price 15 cents.



No garment made by the home dressmaker repays her labors so generously as the pretty plaited short kimono. The ready made kimonos of the shops are so skimped in material and so ungraceful in cut that they are often positively disfiguring. The pattern No. 1930 is cut in sizes 32, 36, 40 and 44 inches bust measure. Price 15 cents.

To obtain these patterns promptly be careful to state the correct size and the number of the pattern, and enclose 15 cents for each pattern desired. Address all communications to

FASHION CORRESPONDENT,
Room 307, 290 Broadway,
New York City.

The Last Word.

By MAY HARRIS.
(Copyrighted.)

"I am not pleased Katherine," the Bishop slowly enunciated, "that you allow young Stafford to call so often When he comes again, I should prefer that you—er——"

"Tell James," Miss Strong gently suggested, looking up from the pattern she was drawing on the cloth with her coffee spoon, "to say I am not at home."

On the rising inflection her voice sweetly paused. Th not-at-home fiction was an unfailing red flag to the bishop.

"Certainly not."

"But, dear uncle, if not James, must I? Don't you see, he wouldn't believe it, for I'd be there——"

"There are times, Katherine," the bishop said severely, "when your levity distresses me. This—er—young man has been calling, I regret to know, very frequently. I think it would be better taste if you did not encourage his visits. You could show by your manner that his visits were not—er—appreciated."

"It's so hard to be inhospitable," Miss Strong murmured demurely. "So difficult to tell any one gracefully they can't come to see you—especially an old acquaintance."

"It requires tact," the bishop agreed.

On his way to his study a few moments later an afterthought made him follow his niece into the drawing-room. "I wish you to understand, Kitty," he mildly explained, with his back to the fire, "that I have no prejudices. A prejudiced person is always unjust. But Harold Stafford has made nothing of his opportunities. Since he left Princeton, what has he done? And while at college——"

"He broke the record in his dash for the goal," Miss Strong reminiscently murmured.

"Football," said the bishop, "is a savage amusement for gentlemen. It is—er—brutal."

"When they get hurt," Miss Strong conceded. "But Har—Mr. Stafford never did."

The bishop regarded her over the top of his glasses.

"I am afraid——" he began stiffly.

"Uncle, dear, don't you bother," Miss Strong entreated sweetly. "Next time Mr. Stafford calls I shall be cool and distant. I'll be starched so stiff that unbending would break me into bits."

She burlesqued the stiffness for his benefit with an upheld chin, an impertinent nose, and as commanding a pose as her diminutive stature would allow.

"Very well," the bishop said, ignoring the burlesque. "As I said, you are the proper person to do that—to let him see he is—er—too particular in his attentions. With a little tact and graciousness——"

"Well, hardly graciousness," Miss Strong said, amused.

The bishop went on to his study, and his niece sat down before the open fire and wrinkled her brow with introspective thinking. This occupation was interrupted by the servant, who announced:

"Mr. Stafford."

"The bishop doesn't approve of you," Miss Strong said to her visitor, apropos of nothing, when she had shaken hands with him, and he had taken the chair he usually preferred across from hers. She looked, Stafford thought, distractingly pretty with a Duchess rose in her dark hair, that matched the pale pink of her fluffy dinner gown.

"No?" he somewhat absently queried.

"It's odd, isn't it?" Miss Strong went on. "He seems to have the idea that you are—well——"

"A good-for-nothing?"

Miss Strong agreed, with deprecation.

"It's too bad, isn't it? How does he get such an impression of you?" There was a shade more of curiousness than of sympathy in her tone.

"Why didn't you say a good word for me?"

"I did; I told him what a splendid half-back you were."

"And that was the best you could do for me?" he laughed, a little bitterly.

"It's the biggest thing you ever did," Miss Strong reminded him, with innocent sincerity.

"I remember," reminiscently, "how wild I was about your playing that day. You were such a hero! When you came around after the game and spoke to me I was eaten up with satisfied pride because I knew you, and so many of the girls were envious! Don't you remember how glorious it was?"

"It was a brief glory," he gloomily assured her. "It's all exhausted—not a glimmer of it left."

"Why don't you do something to make it come to you again?" she asked, severely. "Don't you feel, don't you know how stupid it is to be nothing—to do nothing but lead cotillions and play bridge? Why don't you keep on making people proud of you?"

Stafford looked up from the fire.

"Oh, it's easy," he mocked her raillery, "to live at high pressure. When I was on the winning side in a football game, I was of a moment's consideration; but life isn't all football. I haven't had to work for my living—more's the pity—so, as you put it, I've led cotillions and played bridge. And I liked it," he confessed, politely, "as it has given me the opportunity of seeing you."

"If you call that carrying the war into the enemy's quarters——"

"I never call names. I'm a vagrant—but you're a butterfly."

"Soulless? Ah!" she mused.

"I think," he suggested, "you are begging the question."

"We look at things from two points of view," she frostily told him.

"Yes. I've tried to convince you it ought to be one, but it's always two."

She tapped the toe of her slipper on the tiled hearth.

"Why don't you do something?" she demanded. "How can you be content to go through life just——"

"Myself?" he laughed, good humoredly. "Don't you think it was my misfortune more than my fault that my father left me a fortune?"

"If you hadn't a cent perhaps you'd be worth something," she paradoxically told him.

"Oh, yes, you'd pity me, then," he coldly assented.

There came a little silence, and Stafford put a book he had been holding on the table between them.

"The book you lent me," he explained. "I didn't like it, thanks."

"What poor taste!" she impolitely commented.

Stafford was not much of a reader, as she knew. Indeed, he only now and then borrowed a book from her to give himself a justifiable excuse for calling, and the volume of Meredith she had last somewhat cruelly selected had been deep waters to his unaccustomed feet; for the pleasure of swimming after elusive problems was one he could deduct with ease from his share of worldly happiness.

"I," Miss Strong continued, taking up "Richard Feverel," "like it exceedingly. I am devoted to Meredith. As Helen Leveret says, he holds a candle to the mirror for you to see yourself."

"She'd better leave that to Braithwaite; he'll arrange it more flatteringly than Meredith."

"Mr. Braithwaithe: Ah, he's charming!"

"Is he what a woman calls 'charming'?" Stafford desired to know. "He's a great friend of mine, but—'charming'——"

"Yes, charming! He's so pleasant and so intelligent. He adores Meredith—"

"Mistaken man!" Stafford interpolated.

"And then he's such a success in his profession," Miss Strong proceeded. "The bishop says he's distinguished as a lawyer."

"Oh, he's a good fellow and he has plenty of talent," Stafford agreed. "I think he and Miss Leveret will be very happy."

"Yes; he gives the impression of being thoroughly in earnest about making his way in life—making the best of it," Miss Strong said, making an obvious peg of Braithwaite.

Stafford agreed again.

"Why can't you do that?" she suggested, abandoning the peg.

"Make the best of life? I'm trying to," he said.

"Oh!" she tonelessly murmured.

"I assure you I am," he seriously asserted, and rising, put out his hand.

"Since the bishop doesn't approve of me, and you didn't take up the cudgels for me, I suppose I mustn't come often any more?" he questioned.

She smiled at the somberness of his tone.

"Well—I suppose not—until he does! You see, I'm improving the shining moments by giving you a last word of friendly admonition—as the bishop would call it!"

"On my side it will have to be a word of something you like—admiration."

"Really!" She sat up indignantly straight.

"You do. So I am going to give it," he said rapidly; "I have been a good-for-nothing, as the bishop imagines, and you appreciate; and I'm not 'charming,' like Braithwaite. All I have been fit for has been to think you—well, everything!—we'll put it for short. There will be others who will do it with more success."

"This is about the tenth time you have prefaced a quarrel with 'others.' It's monotonous."

"I'm not quarreling," Stafford told her; "I'm saying good-by." As he spoke he stooped, and with unexpected audacity, he kissed her. She sprang to her feet with her face angrily crimson, but the door was already closing on Stafford's retreat.

She was still angry the next morning at breakfast, when the bishop put down a note he had been reading and prepared for a speech.

"We were speaking of young Stafford yesterday evening," he said, taking off his glasses and tapping the table with them; "he has lost his fortune—every cent gone in that break of Belford & James." Miss Strong put down her share of the morning paper. "Braithwaite had an appointment with me yesterday evening on some business relating to his marriage," the bishop discursively explained. "He writes me the reason he did not keep it was that he was helping Stafford—who seems to be a great friend of his—make arrangments for leaving for the West. A hurried decision, I suppose. Braithwaite helped him pack, he said, so he could make some calls. He left on the half-past ten o'clock this morning. Braithwaite seems to sympathize with him—er—greatly."

"West? Why west?" Miss Strong asked the bishop.

"He had a little land out there, it seems. Braithwaite says he never saw any one meet such a loss so bravely. It alters my opinion—quite. After all, Kittie, perhaps I was hasty in my judgment of him."

"Perhaps," Miss Strong agreed, absently.

Home Economies

By MINNA SCHATT CRAWFORD.

Much of the sickness arising from damp, cold feet at this season of the year can be avoided and the family shoe bills also much reduced if mothers will take the time and trouble to see that the soles of the children's shoes are varnished once a week.

The expense involved is so slight and the advantages so manifold and manifest that the experiment is well worth trying. It makes the shoe soles give nearly double the wear and makes them impervious to water.

Copal varnish is the proper kind to use. Varnish made of gum shellac will not do, as it dries brittle and hard and will break the leather. A pint of copal varnish, into which has been mixed about a gill of the best linseed oil, will suffice to keep a family's shoe soles in order for a whole winter. The entire expense should not be above thirty-five or forty cents. Any sort of brush will serve to apply the varnish, although a regular varnish brush is the best. It is best not to have the varnish touch the uppers, as the effect of repeated applications would serve to make them stiff and brittle.

The soles should be varnished once a week. A good plan is to do it at night, in order that the varnish may have a chance to soak in and dry before morning, otherwise it may make shoe "tracks" and spoil the carpets or floor.

If the uppers are to be waterproofed it is best to make a dubbing of paraffine and turpentine; to do this, melt the paraffine in a cup set in boiling water and stir in as much turpentine as there is melted paraffine; add a little lampblack to color, and use when cold. This makes a fine dubbing for filling in the edges of boots and shoes where the sole is joined to the upper, and for rubbing into the upper leather, which should be wiped thoroughly clean and dry before applying and afterward rubbed to a polish with a soft cloth. This is a better waterproof polish than any sold in the stores. A coating of ordinary vaseline makes a good waterproof dressing to rub on shoe uppers in an emergency before going out in wet weather; but it will rub grease on to skirt or trouser edges unless very carefully rubbed in and wiped dry.

Another good cold weather use for vaseline is its help as a preventive of frost-nipped noses and ears. Rub well into the ears and over the face; then wipe clean with a soft bit of linen or cotton cloth. This should be done just before leaving the house. The vaseline forms a thin film which protects the face and ears even better than a veil.

Perhaps the hardest part of washday work in winter is the hanging out of the clothes after a morning spent in a steaming atmosphere of suds; it is particularly hard on the hands when the nipping air bites cruelly. On such days a little plain or carbolated vaseline rubbed on the hands just before going out of doors will keep them as warm as if gloved. The vaseline will not grease the clothes because of their wetness.

Should washable clothes, such as bed linens, nightgowns, handkerchiefs or towels become grease-stained through the use of vaseline or any ointment containing petroleum jelly, the grease must be first washed out in cold water, otherwise the spot will become fixed by the hot suds and can never be eradicated, and will show a yellow stain until the fabric is worn out. This same rule applies to perspiration stains in both white and colored fabrics. Sweaty neck and wrist bands are much more easily washed in cold water with a little kerosene and afterward placed in the warm suds. To wash sweat stains and other soils from delicately colored fabrics it is best to use turpentine in place of the kerosene; it not only prevents the fading and running of colors, but cleanses the fabric.

Turpentine is also a most excellent cleansing agent for the neck linings of bodices. Mixed with an equal quantity of alcohol (the common wood alcohol will answer), and well shaken together, it may be applied to the most delicate silks without injury, and has the advantage of not turning white silk yellow, as benzine and naptha sometimes do; besides which it is less dangerous through being less volatile and not explosive. It is very inflammable, however, and should not be used near the stove or artificial light.

The best way to use the turpentine mixture for thin silks or gauzy fabrics is to fold a clean linen towel into a thick pad on the ironing board or on the knee. Then with a soft bit of clean linen or flannel moisten the soiled spots with the cleansing fluid and immediately turn the soiled side down next the clean pad and keep patting the right side of the material with the wet bit of cloth. This will prevent the soil from entering into or penetrating the fibre of the cloth and should leave it in streaks upon the folded towel pad.

In removing a simple grease spot from the front of a waist or gown it is best to draw a circle about the spot with ordinary chalk such as the children use in school. This will prevent the grease from spreading and forming the large circle, which it is apt to do unless this precaution is taken.

This same mixture of turpentine and alcohol acts like a charm for wiping off the grease and soil from a man's overcoat collar; whether the collar be of velvet or cloth, if it is otherwise in good condition, it will look like new after being rubbed gently with a cloth moistened with this mixture. It is the dust which collects in the coat collar that so quickly soils the white collar beneath. It must be remembered, however, not to get the collar actually wet with the turpentine, otherwise it will take it at least twenty-four hours a day out and lose the turpentine odor. For this same reason it is advisable that you clean your party dress or bodice at least two days before you want to wear it, and hang it out in the sunshine for half a day to remove the turpentine smell.

Turpentine unmixed with alcohol will remove paint spots from silk or woolen goods. If the paint is dry and stubborn it should be saturated thoroughly and let rest for a couple of hours; a brisk rubbing will then remove it.

Fresh paint on cottons or linens is easily removed by rubbing on lard, then washing with cold water and a little kerosene. The black machine grease from a wagon axle, from machinery or from a trolley track, should be covered with lard and afterward washed out in cold water with the aid of kerosene.

Food spots on garments are apt to be a mixture of vegetable or fruit coloring with a touch of grease, and because of their compound nature are often more difficult to eradicate than an ordinary grease spot. Who has not known the aggravation of a soup or tomato stain on a new silk scarf or tie? There are few spots that will not vanish before this alcohol and ether mixture, for which I give the recipe.

Grate four ounces of pure white castile soap into a quart of boiling water; when same is dissolved and cold add a gill of ammonia and half a gill each of glycerine, ether and grain alcohol. Put the whole into two quarts of cold water, mix thoroughly and keep in bottles tightly corked. This is a good cleanser to carry with one on journeys, as it quickly removes nearly every sort of soil and stain, and has the advantage of being perfectly safe. To use it, wring out a bit of cloth or cotton in either hot or cold water before moistening with the fluid, rub well into the soiled spot, and wipe clean with a fresh bit of cloth.

White and delicately colored woolen coats and dresses, also babies' cloaks and caps, can be cleansed at home by using an equal mixture of fine oatmeal and plaster of paris or whiting.

Place the garment to be cleansed upon a large flat surface upon which a full size bed sheet has been spread. Rub the powder well into the soiled parts, taking care not to rub against the nap or grain of the cloth. When the whole garment is equally covered with the mixture, fold carefully into the sheet and lay aside for at least twenty-four hours, after which shake out the powder gently into the sheet to save it for future use, and then, removing the garment to the outer air, shake and brush well with a fine bristle brush until all the powder is removed. Examine closely to see if there are any grease spots or other stains to be removed; if so, use the alcohol and ether mixture as described above for the spots. When fully cleansed press carefully on the wrong side with a warm iron.

It is sometimes necessary to repeat the powder process several times before all the dust can be gotten out of a garment. Professional cleansers sometimes let opera cloaks remain buried in plaster of paris for a week. A good plan with delicate dresses is to rub chalk into the lower edge of skirts every time after they are worn. This shakes out easily and keeps the skirt looking clean.

An American visiting Dublin told some startling stories about the height of some of the New York buildings. An Irishman, who was listening, stood it as long as he could, and then inquired:

"Ye haven't seen our newest hotel, have ye?"

"I guess not," replied the American.

"Well," responded the Irishman, "it's so tall we had to put the two top stories on hinges."

"What for?"

"So we could let 'em down till the moon went by," said Pat.